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App. No. 09/354,870
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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Withdrawn) An income tax refund system, comprising:
 - electronic tax return data for a taxpayer, said electronic tax return data comprising an income tax refund amount;
 - a plurality of spending vehicle providers;
 - a selection by said taxpayer of at least one dedicated spending vehicle from at least one of said plurality of spending vehicle providers;
 - an assignment of at least a portion of said income tax refund amount to said at least one of said plurality of spending vehicle providers based upon said selection by taxpayer of said at least one dedicated spending vehicle;
 - an account for accepting an electronic transfer of said at least a portion of said income tax refund amount, said account established in accordance with said assignment; and
 - an issued dedicated spending in an amount related to said assignment of at least a portion of said income tax refund amount, said spending vehicle for use at a participating outlet.
2. (Withdrawn) The system of claim 1, wherein said spending vehicle is consisting of

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one of the following: a credit card, debit card, gift card, cash card, checking card, checking account, coupon, voucher, rebate certificate, discount, discount certificate, spending account, electronic spending account, and e-wallet account.

3. (Withdrawn) The system of claim 1, wherein said spending vehicle provider is consisting of one of the following: a government entity, product retailer, wholesaler, distributor, manufacturer, service provider, publisher, travel entity, entertainment entity, financial institution, insurance institution, brokerage institution, global computer network and online business, publisher, and a consortium of companies.
4. (Withdrawn) The system of claim 1 wherein said account is a financial institution account for initially receiving said taxpayer refund amount.
5. (Withdrawn) The system of claim 1 wherein said electronic tax return data is obtained from a tax return preparation company.
6. (Withdrawn) The system of claim 5 wherein said tax preparation company takes a tax preparation service payment from said tax refund amount.
7. (Withdrawn) The system of claim 1, wherein said electronic tax return data is obtained from one of the groups consisting of a federal taxing authority, state taxing authority, and local taxing authority.
8. (Withdrawn) The system of claim 1, wherein said electronic tax return data is from an electronic form.
9. (Withdrawn) The system of claim 1, wherein said electronic tax return data is entered telephonically.
10. (Withdrawn) The system of claim 1, wherein said tax refund amount indicated by said

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electronic tax return data for said taxpayer is issued by a taxing authority.

11. (Currently Amended) A method of providing some portion or all of the amount of an income tax refund owed from a taxing authority amount to a taxpayer through a spending vehicle, comprising:

arranging, among a tax preparer or tax preparation software provider or internet tax service site provider and a spending vehicle provider, to offer at least one spending vehicle to a taxpayer;

obtaining electronic tax return data from an electronic tax preparation system, said electronic tax return data comprising an anticipated income tax refund amount from said a taxing authority due said payable to a taxpayer;

selecting by said taxpayer said at least one spending vehicle from a plurality of spending vehicles offered by a plurality of third party spending vehicle providers, said selection completed by said taxpayer;

obtaining accepting from said taxpayer an assignment of at least a portion of said income tax refund amount due from said taxing authority, in exchange for issuance of said at least one to a third party spending vehicle provider offering said selected spending vehicle, said assignment and an associated risk for non payment of said portion of said income tax refund accepted by said third party spending vehicle provider in exchange for said selected at least one spending vehicle having a predetermined amount of spending value;

issuing said at least one spending vehicle to said taxpayer prior to receipt of the assigned said at least a portion of said income tax refund; and

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transferring the assigned ~~electronically~~ said at least a portion of said income tax refund amount ~~to~~ into an account for said ~~third-party~~ spending vehicle provider ;
and

~~providing said spending vehicle to said taxpayer in said at least a portion of said tax refund amount assigned to said third party spending vehicle provider, said spending vehicle for use at a participating outlet.~~

12. (Previously Presented) The method of claim 11, wherein said selected spending vehicle is selected from the group consisting of one of the following: a credit card, debit card, checking card, electronic account, coupon, voucher, rebate certificate and store account.
13. (Canceled)
14. (Canceled)
15. (Currently Amended) The method of claim 11, wherein the value of said selected spending vehicle is an amount higher than said assigned at least a portion of said income tax refund amount.
16. (Canceled)
17. (Currently Amended) The method of claim 11, wherein said ~~electronic~~ tax return data is obtained from a federal taxing authority form.
18. (Currently Amended) The method of claim 11, wherein said ~~electronic~~ tax return data is obtained with the assistance of a tax return preparer.
19. (Canceled)
20. (Currently Amended) The method of claim 11, wherein said ~~third-party~~ spending

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vehicle provider is selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, and a taxing authority.

21. (Currently Amended) The method of claim 11, wherein electronic tax preparation software is used to obtain ~~electronic~~ said tax return data and to provide the taxpayer with the option to select said spending vehicle from a plurality of spending ~~vehicle~~ vehicles.